

In the claims:

All of the claims standing for examination are reproduced below for with indication of status.

1. (Currently amended) In a software suite executing from a computer server on an Internet network, for enabling viewing and manipulation of data, a software interface for enabling proxy transfer of funds between at least a user's financial account held at one institution and a user's financial account held at another, separate, institution, the user's financial accounts accessed via a Web page requiring the user at least log-in with a name and password to access the user's financial account; comprising:

an interactive main ~~window~~ interface viewable from a single portal accessed by the user from the Internet for presenting and manipulating funds at financial accounts held by the ~~users~~ user including at least configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to the financial accounts;

an interactive selection window accessible through the interface, the selection window for enabling selection of the separate accounts for grouping into a list of activated accounts; and

an automated confirmation window enabling confirmation of data parameters of a requested funds transfer;

characterized in that a user operating the main interface initiates funds transfer orders to be performed on said financial accounts at requested times by proxy on behalf of the requesting user, the orders at least causing navigation to the Web page of the financial account via an automated browser on the Internet and accesses the user's financial accounts with the user's account name and password and interacts with the Web page to transfer ~~and the funds transfer~~ from or to said financial accounts, as if the user.

2. (Canceled)

3. (Canceled)

4. (Original) The software interface of claim 1 wherein the data is hosted in file servers addressed on the Internet network.

5. (Original) The software interface of claim 1 wherein a first interactive link is embedded in the main interface, the first interactive link for providing access to a secondary interface for adding accounts to the list of activated accounts for consideration in transferring funds.

6. (Currently amended) The software interface of claim 1 wherein the main ~~and secondary interfaces~~ interface and windows are provided in the form of hyper-text-markup-language.

7. (Original) The software interface of claim 5 wherein a second interactive link is embedded within the main interface, the second interactive link for providing access to a secondary interface for querying states of initiated funds transfers.

8. (Previously Presented) The software interface of claim 1 having interactive menus within the main interface, the menus comprising an interactive tool showing lists of activated accounts for transferring funds.

9. (Original) The software interface of claim 1, further comprising an input interface for inputting account information required to successfully complete a transfer funds operation, the input interface launched automatically when missing data is detected during a transfer funds sequence.

10. (Currently amended) An interactive method for transferring funds from or to a user's financial account held at one institution and a user's financial account held at another institution comprising steps of:

(a) inputting in a data field within a single interface accessed by the user on an Internet Network a transfer amount;

(b) selecting from a data menu within the single interface a date for the funds transfer to execute;

(c) selecting from a data menu within the single interface a financial institution ~~accessible by the user over the Internet~~ and associated account number of an account the transfer amount will be taken from, the financial institution providing access to the user's financial account via a Web page requiring the user at least log-in with a name and password to access the user's financial account;

(d) selecting from a data menu within a single interface a financial institution and associated account number of an account the transfer amount will be deposited to, the financial institution providing access to the user's financial account via a Web page requiring the user at least log-in with a name and password to access the user's financial institution;

(e) submitting the transfer funds order to be executed on the selected date; and

(f) initiating the transfer on the requested date by proxy over the Internet network on behalf of the user;

(g) navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet;

(h) accessing the user's financial accounts with the user's account name and password and interacting with the Web pages to transfer funds either from or to said financial accounts, as if the user.

11. (Canceled)

12. (Previously Presented) The method of claim 10 wherein in step (a), the single interface is a hyper-text-markup-language interface.
13. (Original) The method of claim 10 wherein in step (a), the transfer amount is input by selecting from a list of available amounts.
14. (Original) The method of claim 10 wherein the method is practiced by a user operating a remote computer node connected to the network.
15. (Original) The method of claim 14 wherein the computer node is a personal computer with Internet accessibility.
16. (Original) The method of claim 14 wherein the computer node is a cellular telephone with Internet accessibility.
17. (Original) The method of claim 14, wherein the computer node is a personal digital assistant with Internet accessibility.
18. (Currently amended) An interactive system for transferring funds from or to a user's online financial account ~~accessible~~ accessed on an Internet Network held at one institution and a user's online Internet financial account held at another, separate, institution, the funds transfer capably performed across disparate online accounts and services over the Internet comprising:
- a first server node connected to the Internet, the server node providing a service-access-point for an accessing ~~users~~ user;
 - a second server node connected to the Internet and accessible to the first server node, the second server node providing automated navigation on the Internet via a Web browser, data procurement, and data aggregation on behalf of the accessing ~~users~~ user;

a plurality of server nodes connected to the Internet ~~and accessible to the second server node~~, the server nodes functioning as data sources for the data procurement and aggregation providing access to the user's financial account via a Web page requiring the user at least log-in with a name and password to access the user's financial account; and

a funds transfer software interface installed on the first server node, the interface accessible to the accessing users user connected to the Internet by respective remote nodes;

characterized in that ~~users~~ the user accessing the first server node from the remote nodes via the Internet interact with the funds transfer interface for the purpose of ordering funds transfers, the funds transfers performed by proxy using cooperative functions of the first and second server nodes, wherein the system navigates to the Web page of the financial account via a browser on the Internet and accesses the user's financial accounts with the user's account name and password and interacts with the Web page to transfer funds ~~are transferred~~ either from or to said financial accounts, as if the user.

19. (Canceled)

20. (Currently amended) The interactive system of claim 18 wherein the first server node is a portal server ~~and the service-access-point for accessing users providing~~ is a personalized ~~interfaces~~ interface of the form of a hyper-text-markup-language ~~interfaces~~ interface.

21. (Original) The interactive system of claim 18 wherein the on-line accounts and services are accessible over the Internet and subscribed to by the accessing users.

22. (Original) The interactive system of claim 18 wherein the remote nodes are personal computers with accessibility to the Internet.

23. (Original) The interactive system of claim 18 wherein the remote nodes are cellular telephones with accessibility to Internet.

24. (Original) The interactive system of claim 18 wherein the remote nodes are hand-held computers with accessibility to the Internet.

25. (Original) The interactive system of claim 18 wherein the funds-transfer software interface is linked to at least one secondary interface provided in the form of hyper-text-markup-language.